

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Carl Sanders Sr
Gail D Sanders
Debtor(s)

Case No. 09 B 07804

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/09/2009.
- 2) The plan was confirmed on 05/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/18/2009, 02/13/2012, 11/27/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/09/2013.
- 5) The case was Completed on 06/23/2014.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$18,588.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$62,000.14
Less amount refunded to debtor	\$1,003.20

NET RECEIPTS: \$60,996.94

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,127.38
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,027.38

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advance America	Unsecured	150.00	NA	NA	0.00	0.00
Affinity Credit Services	Unsecured	200.00	248.60	248.60	248.60	0.00
AmeriCash Loans LLC	Unsecured	200.00	403.75	403.75	403.75	0.00
Americredit Financial Ser Inc	Secured	16,830.00	16,829.76	16,829.88	16,829.88	2,088.17
Americredit Financial Ser Inc	Unsecured	NA	0.00	0.00	0.00	0.00
Capital One	Unsecured	488.00	NA	NA	0.00	0.00
Cash Loans Today	Unsecured	200.00	596.62	596.62	596.62	0.00
Check N Go	Unsecured	200.00	NA	NA	0.00	0.00
Drive Financial Services	Unsecured	16,000.00	NA	NA	0.00	0.00
Drive Financial Services	Secured	16,000.00	NA	NA	0.00	0.00
ECast Settlement Corp	Unsecured	1,910.00	1,910.65	1,910.65	1,910.65	0.00
First Cash Advance	Unsecured	300.00	348.00	348.00	348.00	0.00
First Cash Financial Services	Unsecured	200.00	NA	NA	0.00	0.00
First Cash Financial Services	Unsecured	100.00	NA	NA	0.00	0.00
Household Financial Corporation	Secured	13,550.00	3,028.62	1,000.00	1,000.00	0.00
Household Financial Corporation	Secured	13,550.00	13,648.01	13,648.01	0.00	0.00
Illinois Title Loans	Unsecured	150.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	2,348.00	1,615.89	1,615.89	1,615.89	0.00
Internal Revenue Service	Unsecured	NA	58.48	58.48	58.48	0.00
Metro South Medical Center	Unsecured	450.00	NA	NA	0.00	0.00
Midfirst Bank	Secured	19,552.29	13,762.15	13,762.15	0.00	0.00
Midfirst Bank	Secured	19,552.29	2,550.29	2,551.29	2,551.29	0.00
Midland Credit Management	Unsecured	NA	1,850.05	1,850.05	1,850.05	0.00
Payday Loan	Unsecured	200.00	NA	NA	0.00	0.00
Personal Finance Company	Unsecured	476.00	474.21	474.21	474.21	0.00
Portfolio Recovery Associates	Unsecured	4,828.00	4,802.39	4,802.39	4,802.39	0.00
Portfolio Recovery Associates	Unsecured	798.00	884.59	884.59	884.59	0.00
Regional Acceptance	Secured	16,981.00	17,509.12	16,981.00	16,981.00	1,797.87
Regional Acceptance	Unsecured	NA	528.12	528.12	528.12	0.00
USA Payday Loans	Unsecured	250.00	NA	NA	0.00	0.00
Village of Robbins	Unsecured	400.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$27,410.16	\$0.00	\$0.00
Mortgage Arrearage	\$3,551.29	\$3,551.29	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$33,810.88	\$33,810.88	\$3,886.04
TOTAL SECURED:	\$64,772.33	\$37,362.17	\$3,886.04
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,615.89	\$1,615.89	\$0.00
TOTAL PRIORITY:	\$1,615.89	\$1,615.89	\$0.00
GENERAL UNSECURED PAYMENTS:	\$12,105.46	\$12,105.46	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,027.38</u>	
Disbursements to Creditors	<u>\$54,969.56</u>	
TOTAL DISBURSEMENTS :		<u>\$60,996.94</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/29/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.